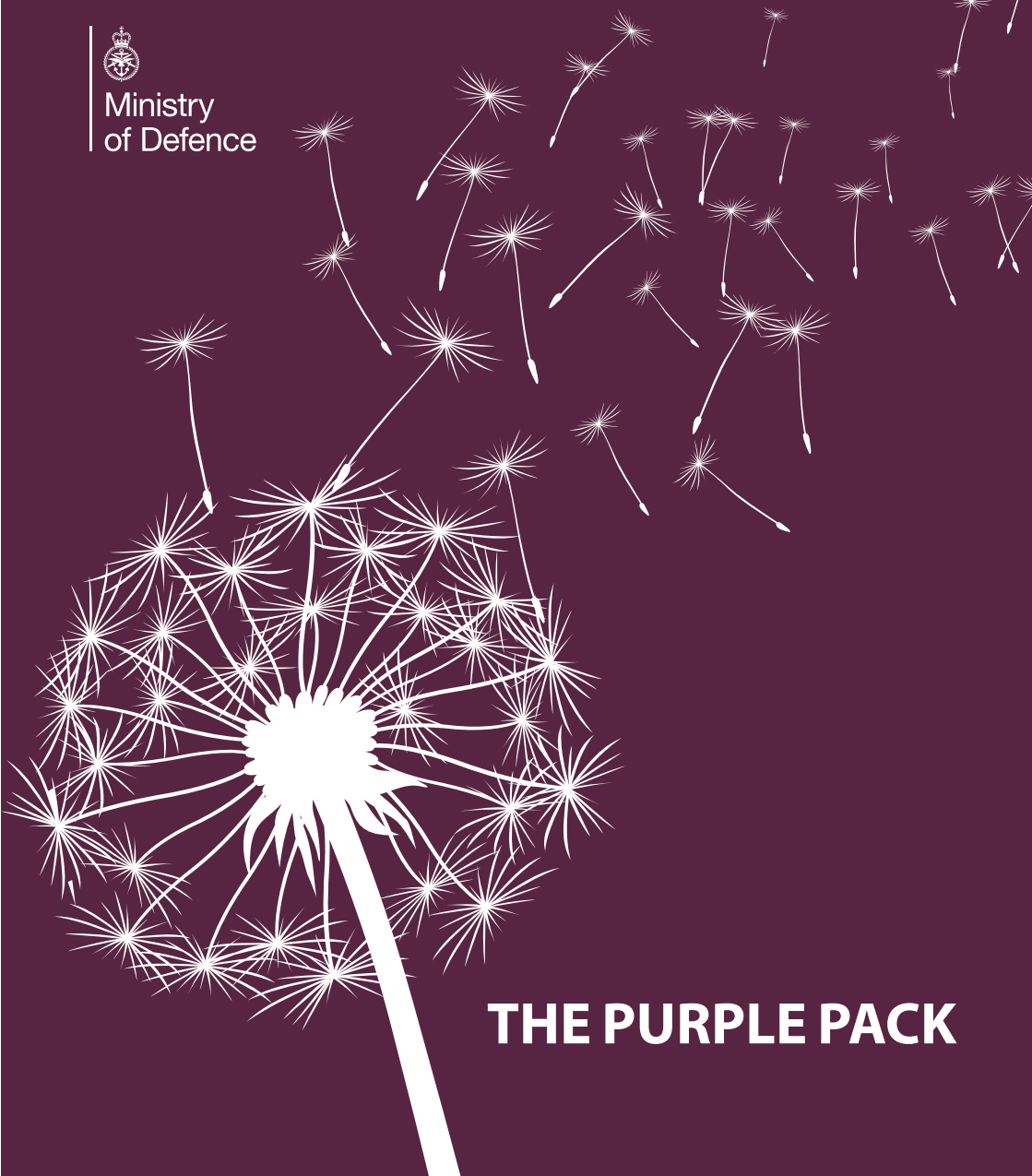




Ministry  
of Defence



# THE PURPLE PACK

VERSION 5/5/17

# THE PURPLE PACK

Coping with the loss of a loved one is extremely demanding, from both an emotional and practical point of view. This, however, is not a journey that Bereaved Families within the Armed Forces have to take on their own. The Joint Casualty and Compassionate Centre (JCCC), along with many other supporting organisations are openly ready to assist you in dealing with your questions and concerns from this moment on.

The JCCC is the lead organisation for managing all the practical requirements following bereavement and is also a constant source of advice and guidance to your Visiting Officer.

Everyone manages the loss of a loved one in their own unique way; some want to be left alone whilst others need more time and support before they can even start thinking about what to do next. The JCCC 'Purple Pack' has been designed to provide you with information and contact details of recommended organisations that can help you with your specific needs.

This online resource contains guidance, information and links to the various organisations and support networks available to you.

Nikki Halford  
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A large, faint dandelion seed head is the background for the page. The stem and some seeds are visible on the left side, while the rest of the seed head and some floating seeds are on the right.

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# Immediate Issues

## Registering the death

Once you receive the death certificate, you will need to register your loved one's death. It may be useful to obtain extra copies of the death certificate. Guidance on how to register a death can be found at the link below or within the 'What to do after a death' booklet in your folder.



[Register a death](#)

## Housing and Accommodation

If you live in Service or Substitute Service Families Accommodation, you may be able to stay in your accommodation for up to two years. If you wish to move closer to family, you may be able to move to alternative SFA where accommodation is available. Speak to your Visiting Officer or the Joint Service Housing Officer for further information.



[Joint Service Housing Advice Office](#)

**Email:** [rc-aws-jshao-0mailbox@mod.uk](mailto:rc-aws-jshao-0mailbox@mod.uk)

**Tel:** 01252 787574

If you live in privately owned or rented accommodation, we advise you to notify your mortgage lender or landlord.

## Money

You will need to ensure you have access to sufficient funds for the next few weeks. The service Benevolent Funds may be able to assist you if your family are members. If you are struggling financially, please inform the Veterans Welfare Service and your Visiting Officer immediately.

## Notifying others

There are many individuals, companies or agencies that you will need to notify. You may wish to use the [Tell Us Once](#) service. When notifying others, you may find it helpful to keep a list or use the checklist at the end of your booklet.

# Funeral Arrangements

Arranging a funeral can be a difficult task. Your loved one may have left specific instructions in their Will but the Executor (or Next of Kin) can choose either a military or private service. Your Visiting Officer will advise on the options and will help you throughout this entire process.

The MoD pays for a military funeral and regardless of whether it is a private or military service, the person arranging the funeral will receive a funeral expenses grant to help cover other costs. Speak to your Visiting Officer for further information.

The JCCC can provide advice and assistance on the marking of a grave, their contact details are below.



[JCCC Post Death Administration Team](#)

**Email:** [dbs-jcccgrouppmailbox@mod.uk](mailto:dbs-jcccgrouppmailbox@mod.uk)

**Tel:** 01452 712612 Ext 6323 or 6301



[GOV.UK](#)



[Citizens Advice Bureau](#)

# Entitlements and Benefits

## Dependant Benefits

Pension and compensation rules are complex. The Veterans Welfare Service and your Visiting Officer will be able to provide advice and guidance. Further information can be found via the links below.



[Pensions and Compensation](#)



[Armed Forces Compensation Scheme](#)



[War Widows Pension Scheme](#)

**Veterans UK Helpline:** 0808 1914 218

Pension Scheme Guides can be found via the links below; within each guide there will be guidance on dependant benefits.

[Armed Forces Pension Scheme 2015](#)

[Armed Forces Pension Scheme 2005](#)

[Armed Forces Pension Scheme 1975](#)

Any money due to the deceased's estate from the MoD will be released to the Executor (or Next of Kin) by the JCCC once legal formalities are completed. The JCCC will write to the Next of Kin and Executor after the funeral to provide further advice. The Veterans Welfare Service may be able to assist the Executor (or Next of Kin) with the completion of probate documentation if required.

If your loved one died in conflict or on war like or emergency service, their estate may qualify for an exemption from Inheritance Tax. The JCCC will advise when this is the case.

## Continuity of Education Allowance (CEA)

Where Continuity of Education Allowance (CEA) is already in payment, this may continue to be claimed depending on the regulations in place when a death in Service occurs. Your Visiting Officer will be able to provide further advice and guidance.

## Service Life Insurance (SLI) and/or PAX (Optional Life Cover)

You may wish to check whether your loved one held any life cover or a similar Personal Accident policy. If they did have a policy, you will notice either 'Covea Life' and/or 'PAX Insurance' on either bank or pay statements.

For Service Life Insurance (Covea Life) contact:

**Email:** [SLITeam@coveainsurance.co.uk](mailto:SLITeam@coveainsurance.co.uk)      **Tel:** 0300 134 8452

For PAX Insurance contact:

**Email:** [aigdirect.claims@aig.com](mailto:aigdirect.claims@aig.com)      **Tel:** 0800 212 480

## Department for Work and Pensions (DWP) Benefits

If you are a widow, the DWP may be able to issue a Bereavement Support Payment.

To claim, complete the form in your folder or download the Bereavement Support Payment form (form BSP1) online. You can also order the pack over the phone from your local Job Centre Plus. Please note you must claim within 3 months from the date of death in order to receive the full payment. You may claim up to 21 months after the death of your loved one however payments may be less.

Further guidance can be found via the link below.



[Bereavement Support Payment](#)

**Bereavement Service Helpline:** 0345 608 8601

The Veterans Welfare Service are able to provide support and assistance on entitlements and benefits. Speak to your Veterans Welfare Manager for more information.

# Support available to you

There is a great deal of support available to you following bereavement. It can sometimes be difficult to know who to turn to; the organisations listed here have proven helpful to some of our bereaved families in the past. We are constantly reviewing these and adding to the list.



[Cruse Bereavement Care](#) is the leading national charity for bereaved people in England, Wales and Northern Ireland. The charity offers support, advice and information to children, young people and adults when someone dies and works to enhance societies care of bereaved people. Cruse offers face-to-face, telephone, email and website support. There is a Freephone national helpline, local services, and a website ([hopeagain.org.uk](http://hopeagain.org.uk)) specifically for children and young people.

**National Helpline - 0808 808 1677**

**Email:** [helpline@cruse.org.uk](mailto:helpline@cruse.org.uk)

## **Leaflets/Resources**

[Behind every headline is heartache – Supporting Military Families](#)

[Helping Military Families to Support their Children](#)

[A Guide for Schools](#)

[Restoring Hope](#)



## Welfare Support



Royal Navy/Royal Marine Welfare Service provides a confidential service offering practice and emotional advice and support for service personnel and their families.

Tel: 02392 728777



RAF Community Support provides support to families and dependents within the RAF community.



Army Welfare Service provides a confidential service responsive to the needs of individuals and families within the Army community.

Tel: 02072 189 000



Veterans Welfare Service (VWS) provides lifetime support to bereaved service families. There are four Welfare Centres across the UK.

**Gosport (London, S.E and S.W England)**

Tel: 02392 702232

Email: [veterans-uk-vws-south@mod.uk](mailto:veterans-uk-vws-south@mod.uk)

**Kidderminster (South & Central Wales, Midlands and E.England)**

Tel: 01562 825527

Email: [veterans-uk-vws-wales-mid@mod.uk](mailto:veterans-uk-vws-wales-mid@mod.uk)

**Norcross (NW.England, Yorkshire & Humber, N.Wales)**

Tel: 01253 333494

Email: [veterans-uk-vws-north@mod.uk](mailto:veterans-uk-vws-north@mod.uk)

**Glasgow (Scotland, NE.England, NI and ROI)**

Tel: 01412 242709

Email: [veterans-uk-vws-scot-ni@mod.uk](mailto:veterans-uk-vws-scot-ni@mod.uk)

## Widow(ers) Associations



The War Widows' Association of Great Britain

[The War Widows' Association of Great Britain](#) work to improve the conditions of war widows and their dependents in GB.

[Become a member](#)

**Tel:** 0845 2412 189

**Email:** [info@warwidows.org.uk](mailto:info@warwidows.org.uk)



Royal Navy, Royal Marines Widows' Association

[Royal Navy, Royal Marine Widows' Association](#) aims to provide friendship, support, guidance and comfort to those who have experienced bereavement

[Become a member](#)

**Tel:** 02392 654 374

**Email:** [info@rnrmwidows.org](mailto:info@rnrmwidows.org)



Army Widows' Association

[Army Widows' Association](#) aims to offer comfort, support and friendship to the widows and widowers of Army personnel.

[Become a member](#)

**Tel:** 0300 666 0136

**Email:** [info@armywidows.org.uk](mailto:info@armywidows.org.uk)



[RAF Widows' Association](#) aims to provide comfort, support and practical advice to those who have lost a loved one in the RAF.

[Become a member](#)

**Tel:** 0870 5143 901

**Email:** [raf.widows@gmail.com](mailto:raf.widows@gmail.com)

## Support for Children or Young Adults



[Childhood Bereavement Network](#) is the hub for organisations supporting bereaved children and their families. Their website includes a directory of local support organisations which families can contact.



[Winston's Wish](#) provides specialist child bereavement support services across the UK, including in-depth therapeutic help in individual, group and residential settings.

**Freephone National Helpline: 08088 020 021**

**Tel:** 0808 8020 021

**Email:** [info@winstonswish.org.uk](mailto:info@winstonswish.org.uk)



[Scotty's Little Soldiers](#) provides support to children and young people who have lost a parent whilst serving in the Armed Forces. Scotty's aims to help children smile again by arranging fun activities such as holiday breaks and group events, the provision of personal development assistance through educational grants and access to professional bereavement counselling.

**Tel:** 08000 928 571

**Email:** [hello@scottyslittlesoldiers.co.uk](mailto:hello@scottyslittlesoldiers.co.uk)

### Leaflets/Resources

[How Scotty's Helps](#)

[Scotty Members Application](#)



## Service Charities

[SSAFA](#) provides financial, practical and emotional assistance to the service community.

**Tel:** 0207 403 8783

**Email:** [ssafasupportgroups@ssafa.org.uk](mailto:ssafasupportgroups@ssafa.org.uk)

SSAFA also operate Forces Line which is a confidential helpline open during office hours.

**Forces Line:** 0800 731 4880

## Leaflets/Resources

### [Family Support Groups](#)



[The Royal British Legion](#) provides welfare, comradeship and representation for the Armed Forces Community.

**Tel:** 0808 802 8080

**Email:** [info@britishlegion.org.uk](mailto:info@britishlegion.org.uk)

## Benevolent Funds



[The Royal Navy & Royal Marines Charity](#) supports sailors, marines and their families for life. The charity aims to raise and deliver resources to provide support to the RNRMC community. The RNRMC is a fundraising and grant making charity.

**Tel:** 023 9387 1520

**Email:** [theteam@rnrmc.org.uk](mailto:theteam@rnrmc.org.uk)



[ABF The Soldiers Charity](#) provides lifetime support to British Army soldiers, veterans and their families when they are in need, The charity aim to support the British Army family and make a difference to people at critical points in their life.

**Tel:** 020 7901 8900

**Email:** [info@soldierscharity.org](mailto:info@soldierscharity.org)



[The RAF Benevolent Fund](#) provides support to the RAF Family for life. The charity provides a range of support services including but not limited to financial support, advice and welfare.

**Tel:** 0800 169 2942

**Email:** [mail@rafbf.org.uk](mailto:mail@rafbf.org.uk)

# Frequently Asked Questions

## **Will I have to move out of my service accommodation?**

Not immediately, depending on your circumstances, you may have up to 2 years to adjust and make alternative arrangements. If you wish to move closer to family, you may be able to move to alternative SFA where accommodation is available. Speak to your Visiting Officer or the Joint Housing Advice Office for further information.

## **How do I register a death?**

Once you have received the death certificate, you should register the death within 5 days at a Register Office. It will take approximately 30 minutes and you may need to make an appointment. There is a step by step guide on how to register a death available online via [www.gov.uk/register-a-death](http://www.gov.uk/register-a-death). The online guide provides Country specific advice as practices differ between England, Scotland and Ireland. Please note this process may differ if there is an inquiry into your loved ones death.

## **What happens if there was no Will?**

If there is no will, the deceased estate will go to the official next of kin. The JCCC and your Visiting Officer can provide further assistance when dealing with the estate.

## **When will my loved one's personal possessions be returned?**

The JCCC will arrange for your loved one's possessions to be returned to the Executor/Beneficiary of the estate as soon as possible and will write to provide you with further information after the funeral. Please speak to your Visiting Officer if you require the early release of items of a sentimental nature.

## **Where can I find more support when my Visiting Officer leaves?**

Information and links to various support organisations can be found within the online resource. The Veterans Welfare Service also provides lifelong support to Bereaved Service families. If your Veterans Welfare Manager cannot help, he/she will signpost you to the most appropriate support groups available.

# Checklist

Please find below a checklist other families some have found useful at this difficult time. Please note, some of these may have been covered by the Tell Us Once service.

- Inform family and friends
- Inform children's school
- Prepare a statement for the media if applicable
- Register the death
- Locate and obtain a copy of the Will if your Spouse/Partner had one
- Complete Armed Forces Family Pension claim form
- Complete BSP1 claim form for the Bereavement Support Payment
- Complete Armed Forces Compensation Scheme dependents detail form if eligible
- Identify any Service Life Insurance and/or PAX Insurance policies – claim as appropriate
- Inform bank/building society/credit agencies
- Identify any rental, hire purchase or loan agreements and notify the relevant organisations
- Tell Council Tax Department of single adult occupancy if you're living in privately owned/rented accommodation
- Inform mortgage provider if you own a property
- Notify utility companies if your Spouse/Partner was a signatory
- Complete the Bereavement Register either online or using the paper form in your folder to stop unwanted mail
- Arrange for the redirection of any post if necessary
- Return driving license to DVLA (assistance may be provided by the Services)
- Inform car insurance company
- Return passport to the relevant office (assistance may be provided by the Services)
- Cancel any subscriptions or memberships
- Make a new Will if applicable
- Inform HRMC if you have not used the Tell Us Once service or for any business related tax issues